Case 18-42298 Doc 8 Filed 01/18/19 Entered 01/18/19 23:55:54 Desc Imaged

	<u> </u>	Page 1 of 4
Information to identify the case:		
Debtor 1	Jorge Cereijo	Social Security number or ITIN xxx-xx-0428
	First Name Middle Name Last Name	EIN
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN
(Spouse, if filing)	I iist tvaille iviidule tvaille Last tvaille	EIN
United States B	Bankruptcy Court Eastern District of Texas	
Case number: 18–42298		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jorge Cereijo fdba Cipercen, LLC

1/16/19

By the court: Brenda T. Rhoades

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Case 18-42298 Doc 8 Filed 01/18/19 Entered 01/18/19 23:55:54 Desc Imaged

Certificate of Notice Page 3 of 4 United States Bankruptcy Court Eastern District of Texas

In re: Jorge Cereijo Debtor Case No. 18-42298-btr Chapter 7

CERTIFICATE OF NOTICE

District/off: 0540-4 User: admin Page 1 of 2 Date Rcvd: Jan 16, 2019 Form ID: 318 Total Noticed: 33

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 18, 2019.
db
                     +Jorge Cereijo,
                                             8700 Stacy Road # 10301, McKinney, TX 75070-2532
                     +American Tire Distributors, 1701 Vantage Dr #103, Carrollton, TX 75006-5605
+Avery Oil, 1000 N Main St, Mansfield #100, Mansfield, TX 76063-1514
+BRITTANY N. BRANTLEY, Scott & Associates, PO Box 115220, Carrollton, TX 75011-5220
7574394
7574396
7574400
                     +Beacon Equipment Resources, 10321 Veterans Memorial Dr, Houston, TX 77038-1727 +Blue Cross Blue Shield, 1001 E. Lookout Drive, Richardson, Texas 75082-4144
7574397
7574399
7574404
                     +Charles I. Murnane, The Weisblatt Law Firm, L.L.C., 2312 Katy Fort Bend Rd.,
                       Katy, Texas 77493-3596
                                                                                  707 N. Franklin Street, 5th Floor,
7574406
                     +Dennis D. Leone, Shankman Leone, P.A.,
                       Tampa, FL 33602-4419
                    Tampa, FL 33602-4419
+Eric E. Ekvall, Ekvall & Byrne, LLP, 4450 Sigma Road, Suite 100, Dallas, TX 75244-4508
+Headway Captial, 175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604-2863
+J. Eric Reed, Attorney, 100 N. Central Expwy, Ste. 805, Richardson, TX 75080-5325
+Maaco, David L. Tkach, PLLC, 2300 E. 7th Street, Suite 101-A, Charlotte, NC 28204-3312
+Maaco Franchising, 440 South Church Street, Suite 700, Charlotte, NC 28202-2059
+Michael Merar, Lovein Ribman P.C., 1225 Main Street, Suite 102, Grapevine, TX 76092
+O'Reilly Automotive Stores, c/o Douglas S. Evans, Attny, PO Box 10545,
7574408
7574409
7574411
7574412
7574413
7574414
7574415
                       Springfield, MO 65808-0545
                     +Robert R. Cole Jr., Cole & Cole, 7703 Twisted Oaks Cir, Dallas, TX 75231-4711
+Sean SV Homrig, Barnett & Garcia, 3821 Juniper Trace, Suite 108, Austin, TX 78738-5514
+Tasco Auto Color, 10323 Veterans Memorial Dr., Houston, TX 77038-1727
+World Omni Financial Corp, Attn: Bankruptcy, PO Box 991817, Mobile, AL 36691-8817
+XL Parts, 15701 Northwest Freeway, Houston, TX 77040-3047
7574418
7574419
7574421
7574423
7574424
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                     EDI: QLSPAYNE Jan 17 2019 09:28:00 Linda S Payne, 12770 Coit Road, Suite 541, Dallas, TX 75251-1366 +EDI: AMEREXPR.COM Jan 17 2019 09:28:00 Amex, Cor
                                                                                                     Chapter 7 Bankruptcy Trustee,
7574395
                                                                                             Correspondence/Bankruptcy,
                       El Paso, TX 79998-1540
                      EDI: CAPITALONE.COM Jan 17 2019 09:28:00
7574402
                                                                                     Capital One, Attn: General Correspondence,
                     PO Box 30285, Salt Lake City, UT 84130-0285
+EDI: CAPITALONE.COM Jan 17 2019 09:28:00 Ca
                                                                                     Capital One, Attn: Bankruptcy, PO Box 30285,
7574401
                       Salt Lake City, UT 84130-0285
                     +E-mail/Text: bankruptcy@cavps.com Jan 17 2019 04:35:35
                       E-mail/Text: bankruptcy@cavps.com Jan 17 2019 04:35:35 Cavalry Portfolio Services, ATTN: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
7574403
7574405
                     +EDI: CHASE.COM Jan 17 2019 09:28:00 Chase Card Services,
                                                                                                             Correspondence Dept,
                       PO Box 15298, Wilmington, DE 19850-5298
                     +EDI: DCI.COM Jan 17 2019 09:28:00
                                                                          Diversified Consultants, Inc., Attn: Bankruptcy,
7574407
                       PO Box 551268, Jacksonville, FL 32255-1268
7574410
                      EDI: IRS.COM Jan 17 2019 09:28:00 IRS Insolvency Section, PO Box 7346,
                       Philadelphia PA 19101-7346
                      E-mail/Text: ecfbankruptcy@nrgenergy.com Jan 17 2019 04:35:42 Reliant Energy,
7574416
                       P.O. Box 3765, Houston, TX 77253-3765
                     +E-mail/Text: bknotify@acsi.net Jan 17 2019 04:35:21
                                                                                                    RentDebt Automated Collections,
7574417
                     Attn: Bankruptcy, 2802 Opryland Dr, Nashville, TN 37214-1200
+EDI: RMSC.COM Jan 17 2019 09:28:00 Syncb/Rooms To Go, Attn:
                                                                            Syncb/Rooms To Go, Attn: Bankruptcy, PO Box 965060,
7574420
                       Orlando, FL 32896-5060
                      EDI: TFSR.COM Jan 17 2019 09:28:00
7574422
                                                                            Toyota Financial Services, Attn: Bankruptcy,
                       PO Box 8026, Cedar Rapids, IA 52409
                      EDI: BL-TOYOTA.COM Jan 17 2019 09:28:00
7589508
                                                                                    Toyota Motor Credit Corporation,
                       c/o Becket and Lee LLP, PO Box 3001,
                                                                               Malvern PA 19355-0701
                                                                                                                                 TOTAL: 13
               ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                      Linda S Payne, Chapter 7 Bankruptcy Trustee,
                                                                                          12770 Coit Road, Suite 541,
aty*
                        Dallas, TX 75251-1366
                      Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
cr*
                       Malvern, PA 19355-0701
7574398
                  ##+Belt Star Protection System Inc., 10631 CF Hawn Freeway, Dallas, TX 75217-8047
                                                                                                                                 TOTALS: 0, * 2, ## 1
```

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Case 18-42298 Doc 8 Filed 01/18/19 Entered 01/18/19 23:55:54 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0540-4 User: admin Page 2 of 2 Date Rcvd: Jan 16, 2019 Form ID: 318 Total Noticed: 33

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2019 Signature: /s/Joseph Speetiens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2019 at the address(es) listed below:

Linda S Payne on behalf of Trustee Linda S Payne linda@paynetrustee.com, TX21@ecfcbis.com;lpayne2@ecf.epiqsystems.com;brandy@paynetrustee.com Linda S Payne linda@paynetrustee.com, TX21@ecfcbis.com;lpayne2@ecf.epiqsystems.com;brandy@paynetrustee.com Mark I. Agee on behalf of Debtor Jorge Cereijo Mark@DallasBankruptcyLawyer.com, ageecf@gmail.com

US Trustee USTPRegion06.TY.ECF@USDOJ.GOV

TOTAL: 4